

What is claimed is:

1 1(currently amended). A method for assessing risks, comprising: creating a  
2 questionnaire containing a series of questions for prompting a user to supply information  
3 segmented according to risk areas, wherein the risk areas encompass categories of  
4 potential losses including legal and technological exposures in business practice,  
5 operational procedures, historical experience, compliance with regulations, and  
6 external threats including infrastructure failures and third party actions; providing  
7 a data store for recording data identifying user responses to the questions;  
8 programming a series of scoring rules containing an algorithm whereby  
9 the user responses are interpreted as indicating a predetermined level of risk  
10 at least as to categories of said potential losses and exposures;  
11 presenting the questionnaire to a user and collecting the user responses in the data  
12 store; processing the user responses through the scoring rules and the  
13 algorithm to generate a report identifying risk levels according to the risk  
14 areas.

1 2(original). The method of claim 1, further comprising storing a series  
2 of recommendations associated with the risk areas, selecting among the  
3 recommendations as a function of at least one of the user responses and the  
4 risk levels identified by said processing step, and presenting selected ones of  
5 the recommendations in the report.

1 3(original). The method of claim 1, further comprising creating a  
2 database and storing the questions and the user responses for a plurality of  
3 users for comparison in risk assessments of future users.

1 4(original). The method of claim 1, at least one of segmenting of the  
2 risk areas, creating the questionnaire and composing the algorithm comprises  
3 reliance on available data and judgment of professionals skilled in the risk  
4 areas.

1 5(currently amended). The method of claim 1, wherein the risks  
2 comprise at least one of risk ~~of a claim~~ of potential loss or exposure due to  
3 computational deficiency, denial of service, security breach, violation of legal  
4 regulations, violation of established law, tortious conduct, contractual breach, insufficient  
5 capacity to meet contractual obligations, breach of commitment of confidentiality,  
6 violation of intellectual property rights, and failure to adhere to multi-jurisdictional  
7 differences in regulations.

1 6(currently amended). The method of claim 1, wherein the risks are  
2 selected from the group consisting of risk ~~of a claim~~ of potential loss or exposure due  
3 to computational deficiency, denial of service, security breach, violation of legal  
4 regulations, violation of established law, tortious conduct, contractual breach, insufficient  
5 capacity to meet contractual obligations , breach of commitment of confidentiality,  
6 violation of intellectual property rights, and failure to adhere to multi-jurisdictional  
7 differences in regulations.

1 7(currently amended). The method of claim 1, wherein the risks  
2 consist of risk of potential ~~a-claim~~ loss or exposure due to computational deficiency,  
3 denial of service, security breach, violation of legal regulations, violation of established  
4 law, tortious conduct, contractual breach, insufficient capacity to meet contractual  
5 obligations, breach of commitment of confidentiality, violation of intellectual property  
6 rights, and failure to adhere to multi-jurisdictional differences in regulations.

1 8(original). The method of claim 1, wherein said questionnaire  
2 requires selection among a limited set of possible answers and the algorithm  
3 quantifies risk based on each possible answer.

1 9(original). The method of clam 8, wherein the questionnaire requires  
2 selection among yes/no and numeric answers.

- 1 10(original). The method of claim 8, wherein the questionnaire permits
- 2 at least one of a missing answer and an answer indicating a lack of
- 3 information, and wherein the algorithm assesses the risk levels as a function
- 4 of said one of a missing answer and said lack of information.